

# Paid Family Leave

## DEFINITION

*Paid family leave* is the number of approved claims to bond with a new child or to care for a seriously ill family member through Rhode Island's Temporary Caregiver Insurance Program (TCI).

## SIGNIFICANCE

Rhode Island's Temporary Caregiver Insurance (TCI) program, established in 2014, provides up to four weeks of wage replacement benefits to eligible workers who need to take time off from work to bond with a newborn, adopted or foster child, or to care for a seriously ill family member. The TCI program is financed entirely by employee contributions.<sup>1</sup>

Almost all advanced, industrialized nations guarantee paid leave for new mothers and many include new fathers. In many European countries, families receive at least six months of paid leave to care for a new baby.<sup>2</sup> The U.S. requires employers with 50 or more workers to offer 12 weeks of leave for workers to care for a new child or to care for a seriously ill family member; however the time off can be unpaid.<sup>3</sup> Rhode Island's 1987 Parental and Family Medical Leave Act requires a 13-week leave, but does not require that the leave be paid.<sup>4</sup>

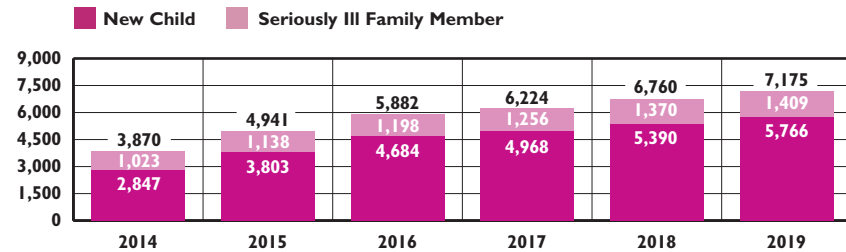
Although some workers in the U.S. have access to paid leave through their employers (an estimated 16% of private sector workers), the majority do not.

High-wage workers are much more likely to have access to paid family leave than low-wage workers. Among workers who did not take family leave when needed, almost half report they could not afford to take the leave.<sup>5,6</sup>

Paid family leave provides job security and consistent income so that working parents can care for a new child or any worker can care for a seriously ill family member. Taking time off from work to care for a new child reduces infant mortality rates and child abuse, improves breastfeeding rates and duration, and increases preventive medical care and immunizations. Mothers who take at least 12 weeks off from work after the birth of a child are less likely to experience depression, which can improve the quality of the care they are able to provide to their infants. Providing time off from work for new parents gives babies time to form secure attachments, which form the foundation for healthy relationships and development.<sup>7,8,9,10</sup>

Rhode Island's Temporary Disability Insurance Program (TDI) provides partial-wage replacement for participating workers who are temporarily unable to work because of a physical or mental condition, including pregnancy complications and recovery from childbirth. TCI supplements TDI; women who give birth are eligible for both.<sup>11,12</sup>

## Approved Temporary Caregiver Insurance Claims by Type, Rhode Island, 2014-2019



Source: Rhode Island Department of Labor and Training, TCI Program, 2014-2019

- ◆ There were 7,175 approved claims for TCI during 2019 (up from 6,760 in 2018); 80% were to bond with a new child and 20% were to care for a seriously ill family member. In 2019, 46% of individuals contributing to TDI/TCI earned less than \$20,000, yet only 14% of all approved TCI claims were for an individual with wages in this category.<sup>13</sup>
- ◆ Of the 5,766 approved claims to bond with a new child, 98% (5,629) were for a newborn child and 2% were for a newly adopted (23), foster (58), or other child (56). Forty-one percent of claims to bond with a new child were filed by men and 59% were filed by women.<sup>14</sup>
- ◆ Of the 1,409 approved claims to care for a seriously ill family member, 47% were to care for a spouse or domestic partner, 28% were to care for a parent or parent-in-law, 24% were to care for a child, and 1% were to care for a grandparent. Thirty-one percent of claims to care for a seriously ill family member were filed by men and 69% were filed by women.<sup>15</sup>

## Temporary Disability Insurance for Pregnancy Complications & Childbirth

- ◆ In 2019, there were 1,239 approved TDI claims for disabling pre/post pregnancy complications and 2,524 TDI claims to recover from uncomplicated childbirth. Recovery from childbirth is a disabling condition covered by TDI. In general, six weeks is covered for vaginal births and eight weeks for cesarean section births. More time can be approved for postpartum complications, based on the health care provider's determination. TDI is not available to new parents who do not give birth (e.g., fathers and adoptive parents).<sup>16,17</sup>

Table 9.

## Approved Temporary Disability Claims for Childbirth & Temporary Caregiver Claims for Paid Family Leave, Rhode Island, 2019

CITY/TOWN	TEMPORARY DISABILITY INSURANCE (TDI) CLAIMS			TEMPORARY CAREGIVER INSURANCE (TCI) CLAIMS		
	TDI FOR CHILDBIRTH WITH PRE/POST PREGNANCY COMPLICATIONS	TDI FOR UNCOMPLICATED CHILDBIRTH	TOTAL TDI CLAIMS FOR PREGNANCY COMPLICATIONS & CHILDBIRTH	TCI TO BOND WITH NEW CHILD	TCI TO CARE FOR FAMILY MEMBER	TOTAL TCI CLAIMS
Barrington	7	38	45	52	13	65
Bristol	13	43	56	70	27	97
Burrillville	16	14	30	55	16	71
Central Falls	13	33	46	89	18	107
Charlestown	6	16	22	35	14	49
Coventry	49	84	133	201	59	260
Cranston	94	211	305	475	97	572
Cumberland	20	76	96	144	32	176
East Greenwich	16	36	52	77	18	95
East Providence	49	90	139	242	76	318
Exeter	7	13	20	38	6	44
Foster	*	*	9	28	10	38
Glocester	6	11	17	42	18	60
Hopkinton	*	*	20	28	9	37
Jamestown	*	*	6	*	*	23
Johnston	32	66	98	174	54	228
Lincoln	29	37	66	92	24	116
Little Compton	*	*	*	*	*	*
Middletown	13	29	42	30	15	45
Narragansett	6	14	20	28	14	42
New Shoreham	0	0	0	*	*	*
Newport	19	33	52	67	13	80
North Kingstown	24	78	102	152	29	181
North Providence	40	62	102	223	45	268
North Smithfield	15	17	32	33	11	44
Pawtucket	100	139	239	389	74	463
Portsmouth	17	31	48	58	21	79
Providence	247	431	678	898	196	1,094
Richmond	0	10	10	*	*	27
Scituate	12	25	37	60	21	81
Smithfield	22	46	68	110	29	139
South Kingstown	18	57	75	77	24	101
Tiverton	11	21	32	33	8	41
Warren	7	13	20	45	10	55
Warwick	88	190	278	545	121	666
West Greenwich	*	*	11	73	22	95
West Warwick	38	80	118	222	46	268
Westerly	19	44	63	35	15	50
Woonsocket	55	58	113	167	44	211
Out-of-State	120	341	461	635	150	785
Four Core Cities	415	661	1,076	1,543	332	1,875
Remainder of State	704	1,522	2,226	3,588	927	4,515
Rhode Island	1,119	2,183	3,302	5,131	1,259	6,390
Total Program Claims	1,239	2,524	3,763	5,766	1,409	7,175

### Source of Data for Table/Methodology

Rhode Island Department of Labor and Training, approved TDI claims for pregnancy complications and for childbirth and approved TCI claims, 2019.

Women without complications typically receive 6 weeks of TDI for vaginal births and 8 weeks for cesarean births. In 2019, 67% of TDI claims for uncomplicated births were for vaginal births and 33% were for uncomplicated cesarean births.

TDI claims for pre/post pregnancy complications include coverage for childbirth. In 2019 in Rhode Island, the average length of approved TDI claims for pre/post pregnancy complications related to a vaginal delivery was 7.6 weeks, and the average length of approved TDI claims for pre/post pregnancy complications related to a cesarean delivery was 9.5 weeks.

The average length of approved TCI claims to bond with a new child was 3.6 weeks for women and 3.4 weeks for men. The average number of weeks approved to care for a seriously ill family member was 3.6 weeks for both women and men.

Core cities are Central Falls, Pawtucket, Providence, and Woonsocket.

Out-of-State are approved claims for residents of states other than Rhode Island. TDI and TCI are available to employees of Rhode Island companies and organizations, including employees who are not residents of the state. Employees of certain governmental entities do not contribute to and cannot claim TDI or TCI.

\*Data for any town with less than six approved claims are suppressed by the Rhode Island Department of Labor and Training.

### References

- <sup>1</sup> The State of Rhode Island and Providence Plantations, Department of Labor and Training. (2014). *Temporary Caregiver Insurance [Brochure]*.
- <sup>25</sup> Donovan, S. A. (2019). *Paid family leave in the United States*. Washington, DC: Congressional Research Service.
- <sup>3</sup> Rossin-Slater, M., & Uniati, L. (2019). Paid family leave policies and population health. *Health Affairs Health Policy Brief*. Retrieved March 2, 2020, from www.healthaffairs.org

(continued on page 175)